

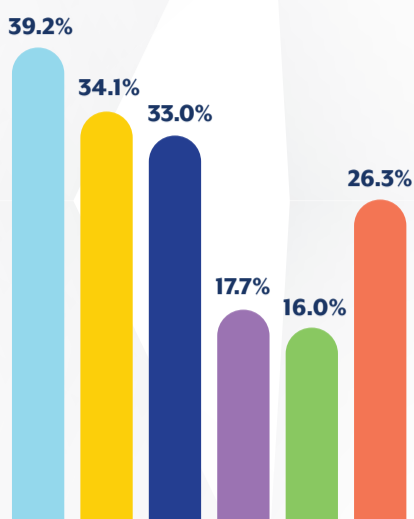
THE STATE OF U.S. EMPLOYEE BENEFITS

EMPLOYER-PROVIDED INSURANCE

Many U.S. employers offer a variety of insurance policies beyond health insurance to their employees.



69.7% of U.S. workers say they have at least one employer-provided insurance policy other than health insurance in 2024



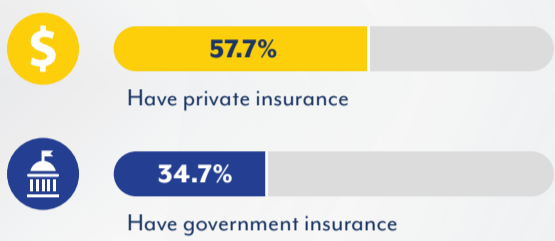
- Have employer-provided term life insurance
- Have employer-provided short-term disability insurance
- Have employer-provided long-term disability insurance
- Have employer-provided critical illness insurance
- Have employer-provided long-term care insurance
- Have employer-provided accidental death and dismemberment insurance

HEALTH INSURANCE

While most financial advisors don't sell health insurance, anticipating healthcare costs is still a key facet of financial planning.



92.7% of Americans say they have some form of health insurance for 2024



43.4% of privately insured Americans say they have a high-deductible health plan in 2024, making them eligible for health savings accounts (HSAs)



RETIREMENT SAVINGS

Americans have a wide range of private retirement savings account options, including employer-provided accounts, like 401(k)s or 403(b)s, and personal IRAs.



46.7% of Americans say they have at least one employer-provided retirement account



17.4% of Americans say they have at least one retirement savings account that they manage with the help of a financial advisor

37.7% of Americans say they have at least one personal retirement savings account



74.9% of Americans say they have at least one retirement savings account



46.1% Men
31.8% Women

22.1% Men

13.6% Women

14.3% AGES 18-44

20.9% AGES 45+

Manage a personal retirement savings account with the help of an advisor

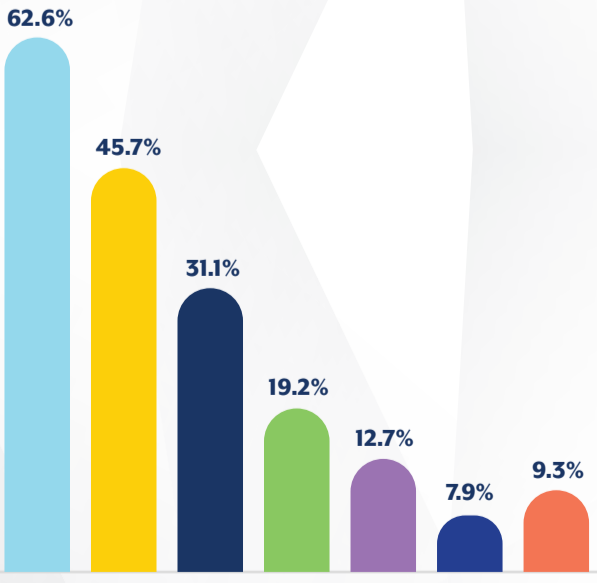
EXPANDED BENEFITS

Workplace benefits go far beyond insurance, encompassing offerings like paid time off, parental leave and bonus programs.



86.7% of U.S. workers say they are eligible for at least one non-insurance employee benefit in 2024

16.8% are eligible for bonus or profit-sharing programs



- Eligible for paid time off
- Eligible for paid sick leave, separate from regular PTO
- Eligible for paid parental leave
- Eligible for paid professional training or development
- Eligible for student loan repayment assistance
- Eligible for stock options
- Eligible for fertility treatment assistance

29.0% are eligible for paid family or medical leave, separate from parental leave

